0666083 DOC # 01/20/2006 09:53 AM Deputy: KLJ OFFICIAL RECORD Requested By: WATERFIELD GROUP

Douglas County - NV Werner Christen - Recorder Fee:

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RECORDING REQUESTED BY/ WHEN RECORDED MAIL TO: WATERFIELD MORTGAGE COMPANY, INC. RELEASE DEPARTMENT 7500 W. JEFFERSON BLVD. FORT WAYNE, IN 46804 2072825 KANGAS, CAREY Parcel#: 122016113013

SUBSTITUTION OF TRUSTEE

WHEREAS, CAREY S KANGAS, AND ANNETTE R KANGAS, HUSBAND AND WIFE was the original Trustor, BUCKLEY & ASSOCIATES, INC. was the original Trustee, and UNION FEDERAL BANK OF INDIANAPOLIS was the original Beneficiary under that certain Deed of Trust dated 11/22/02 and recorded on 11/27/02, in Instrument #0559286, Book 1102, Page 12402 of Official Records of Douglas County, NV, and WHEREAS, the undersigned Beneficiary is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of said original Trustee thereunder NOW, THEREFORE, the undersigned hereby substitutes WATERFIELD FINANCIAL CORPORATION as Trustee under said Deed of Trust.

UNTON FEDERAL BANK OF INDIANAPOLIS Date: 1/05/06 MICHAEL W. WALDMAN, VICE PRESIDENT

State of Indiana)) County of Allen

On 1/05/06 before me, PATRICIA I. JAMES personally appeared MICHAEL W. WALDMAN, personally known to me (or proved to me the basiss of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

PATRICIA I. JAMES, Notary Public

County, Indiana

Expires: MAY 31, 2012